

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Bankruptcy Case Number 17-21491

Debtor#1: Joseph D. Caputo Last Four (4) Digits of SSN: xxx-xx-7096

Debtor#2: Ruth N. Caputo Last Four (4) Digits of SSN: xxx-xx-1937

Check if applicable ☐ Amended Plan ☐ Plan expected to be completed within the next 12 months

CHAPTER 13 PLAN DATED May 19, 2017
COMBINED WITH CLAIMS BY DEBTOR PURSUANT TO RULE 3004

UNLESS PROVIDED BY PRIOR COURT ORDER THE OFFICIAL PLAN FORM MAY NOT BE MODIFIED

PLAN FUNDING

Total amount of \$ 2,338.00 per month for a plan term of 60 months shall be paid to the Trustee from future earnings as follows:

| Payments: | By Income Attachment | Directly by Debtor | By Automated Bank Transfer |
|-----------|----------------------|--------------------|----------------------------|
| D#1 | \$ <u>2,338.00</u> | \$ _____ | \$ _____ |
| D#2 | \$ _____ | \$ _____ | \$ _____ |

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

Estimated amount of additional plan funds from sale proceeds, etc.: \$ NONE

The Trustee shall calculate the actual total payments estimated throughout the plan.

The responsibility for ensuring that there are sufficient funds to effectuate the goals of the Chapter 13 plan rests with the Debtor.

PLAN PAYMENTS TO BEGIN: no later than one month following the filing of the bankruptcy petition.

FOR AMENDED PLANS:

- The total plan payments shall consist of all amounts previously paid together with the new monthly payment for the remainder of the plan's duration.
- The original plan term has been extended by ___ months for a total of ___ months from the original plan filing date;
- The payment shall be changed effective ___.
- The Debtor(s) have filed a motion requesting that the court appropriately change the amount of all wage orders.

The Debtor agrees to dedicate to the plan the estimated amount of sale proceeds: \$ ___ from the sale of this property (describe) ___. All sales shall be completed by ___. Lump sum payments shall be received by the Trustee as follows: ___.

Other payments from any source (describe specifically) ___ shall be received by the Trustee as follows: ___.

The sequence of plan payments shall be determined by the Trustee, using the following as a general guide:

Level One: Unpaid filing fees.
Level Two: Secured claims and lease payments entitled to Section 1326 (a)(1)(C) pre-confirmation adequate protection payments.
Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and post-petition utility claims.
Level Four: Priority Domestic Support Obligations.
Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.
Level Six: All remaining secured, priority and specially classified claims, miscellaneous secured arrears.
Level Seven: Allowed general unsecured claims.
Level Eight: Untimely filed unsecured claims for which the debtor has not lodged an objection.

1. UNPAID FILING FEES _____

Filing fees: the balance of \$ 0.00 shall be fully paid by the Trustee to the Clerk of Bankruptcy Court from the first available funds.

2. PERSONAL PROPERTY SECURED CLAIMS AND LEASE PAYMENTS ENTITLED TO PRECONFIRMATION ADEQUATE PROTECTION PAYMENTS UNDER SECTION 1326(a)(1)(C)

Creditors subject to these terms are identified below within parts 3b, 4b, 5b, or 8b.

Timely plan payments to the Trustee by the Debtor(s) shall constitute compliance with the adequate protection requirements of Section 1326(a)(1)(C). Distributions prior to final plan confirmation shall be made at Level 2. Upon final plan confirmation, these distributions shall change to level 3. Leases provided for in this section are assumed by the Debtor(s).

3.(a) LONG TERM CONTINUING DEBTS CURED AND REINSTATED, AND LIEN (if any) RETAINED

| Name of Creditor (include account #) | Description of Collateral (Address or parcel ID of real estate, etc.) | Monthly Payment (If changed, state effective date) | Pre-petition arrears to be cured (w/o interest, unless expressly stated) |
|---|---|--|--|
| JP Morgan Chase Bank xxxxxxxxx2122 | 10 Potters Alley Fredericktown, PA 15333 Washington County Residence | 1,050.14 | 61,000.00 |

3.(b) Long term debt claims secured by PERSONAL property entitled to §1326(a)(1)(C) preconfirmation adequate protection payments:

| | | | |
|---------------|--|--|--|
| -NONE- | | | |
|---------------|--|--|--|

4. SECURED CLAIMS TO BE PAID IN FULL DURING TERM OF PLAN, ACCORDING TO ORIGINAL CONTRACT TERMS, WITH NO MODIFICATION OF CONTRACTUAL TERMS AND LIENS RETAINED UNTIL PAID

4.(a) Claims to be paid at plan level three (for vehicle payments, do not use "pro rata" but instead, state the monthly payment to be applied to the claim):

| Name of Creditor | Description of Collateral | Contractual Monthly Payment (Level 3) | Principal Balance of Claim | Contract Rate of Interest |
|------------------|---------------------------|--|----------------------------|------------------------------|
| -NONE- | | | | |

4(b) Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

| Name of Creditor | Description of Collateral | Contractual Monthly Payment (Level 3) | Principal Balance of Claim | Contract Rate of Interest |
|------------------|---------------------------|--|----------------------------|------------------------------|
| -NONE- | | | | |

5. SECURED CLAIMS TO BE FULLY PAID ACCORDING TO MODIFIED TERMS AND LIENS RETAINED

5.(a) Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim)

| Name of Creditor | Description of Collateral | Modified Principal Balance | Interest Rate | Monthly Payment at Level 3 or Pro Rata |
|------------------|---------------------------|-------------------------------|---------------|---|
| -NONE- | | | | |

5.(b) Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

| Name of Creditor | Description of Collateral | Modified Principal Balance | Interest Rate | Monthly Payment at Level 3 or Pro Rata |
|------------------|---------------------------|-------------------------------|---------------|---|
| -NONE- | | | | |

6. SECURED CLAIMS NOT PAID DUE TO SURRENDER OF COLLATERAL; SPECIFY DATE OF SURRENDER

| |
|---|
| Name the Creditor and identify the collateral with specificity. |
| -NONE- |

7. THE DEBTOR PROPOSES TO AVOID OR LIMIT THE LIENS OF THE FOLLOWING CREDITORS:

| |
|--|
| Name the Creditor and identify the collateral with specificity. |
| Chase Manhattan Bank 10 Potters Alley Fredericktown, PA 15333 Washington County Residence |

8. LEASES. Leases provided for in this section are assumed by the debtor(s). Provide the number of lease payments to be made by the Trustee.

8.(a) Claims to be paid at plan level three (for vehicle payments, do not use "pro rata"; instead, state the monthly payment to be applied to the claim):

| Name of Creditor (include account#) | Description of leased asset | Monthly payment amount and number of payments | Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise) |
|--|-----------------------------|--|--|
| -NONE- | | | |

8.(b) Claims entitled to preconfirmation adequate protection payments pursuant to Section 1326 (a)(1)(C) (Use only if claim qualifies for this treatment under the statute, and if claims are to be paid at level two prior to confirmation, and moved to level three after confirmation):

| Name of Creditor (include account#) | Description of leased asset | Monthly payment amount and number of payments | Pre-petition arrears to be cured (Without interest, unless expressly stated otherwise) |
|--|-----------------------------|--|--|
| -NONE- | | | |

9. SECURED TAX CLAIMS FULLY PAID AND LIENS RETAINED

| Name of Taxing Authority | Total Amount of Claim | Type of Tax | Rate of Interest* | Identifying Number(s) if Collateral is Real Estate | Tax Periods |
|--------------------------|--------------------------|-------------|----------------------|---|-------------|
| -NONE- | | | | | |

* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and County of Allegheny shall bear interest at the statutory rate in effect as of the date of confirmation of the first plan providing for payment of such claims.

10. PRIORITY DOMESTIC SUPPORT OBLIGATIONS:

If the Debtor(s) is currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the Debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders. If this payment is for prepetition arrearages only, check here: ☐ As to "Name of Creditor," specify the actual payee, e.g. PA SCUDU, etc.

| Name of Creditor | Description | Total Amount of Claim | Monthly payment or Prorata |
|------------------|-------------|-----------------------|----------------------------|
| -NONE- | | | |

11. PRIORITY UNSECURED TAX CLAIMS PAID IN FULL

| Name of Taxing Authority | Total Amount of Claim | Type of Tax | Rate of Interest (0% if blank) | Tax Periods |
|--------------------------|-----------------------|-------------|-----------------------------------|-------------|
| -NONE- | | | | |

12. ADMINISTRATIVE PRIORITY CLAIMS TO BE FULLY PAID

- Percentage fees payable to the Chapter 13 Fee and Expense Fund shall be paid at the rate fixed by the United States Trustee.
- Attorney fees are payable to Paul W. McElrath, Jr., Esquire. In addition to a retainer of \$ 500.00 already paid by or on behalf of the Debtor, the amount of \$ 3,500.00 is to be paid at the rate of \$ 875.00 per month. Including any retainer paid, a total of \$ 0.00 has been approved pursuant to a fee application. An additional \$ 0.00 will be sought through a fee application to be filed and approved before any additional amount will be paid thru the Plan.

13. OTHER PRIORITY CLAIMS TO BE PAID IN FULL

| Name of Creditor | Total Amount of Claim | Interest Rate (0% if blank) | Statute Providing Priority Status |
|------------------|-----------------------|--------------------------------|-----------------------------------|
| | | | |

| Name of Creditor | Total Amount of Claim | Interest Rate (0% if blank) | Statute Providing Priority Status |
|------------------|-----------------------|--------------------------------|-----------------------------------|
| None | | | |

14. POST-PETITION UTILITY MONTHLY PAYMENTS This provision completed only if utility provider has agreed to this treatment.

These payments comprise a single monthly combined payment for post-petition utility services, any post-petition delinquencies and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility file a motion requesting a payment change, the Debtor will be required to file an amended plan. These payments may not resolve all of the post-petition claims of the utility. The utility may require additional funds from the Debtor(s) after discharge.

| Name of Creditor | Monthly Payment | Post-petition Account Number |
|------------------|-----------------|------------------------------|
| -NONE- | | |

15. CLAIMS OF UNSECURED NONPRIORITY CREDITORS TO BE SPECIALLY CLASSIFIED. If the following is intended to be treated as long term continuing debt treatment pursuant to Section 1322(b)(5) of the Bankruptcy Code, check here: ☐

| Name of Creditor | Principal Balance or Long Term Debt | Rate of Interest (0% if blank) | Monthly Payments | Arrears to be Cured | Interest Rate on Arrears |
|------------------|--|--------------------------------------|---------------------|------------------------|-----------------------------|
| -NONE- | | | | | |

16. CLAIMS OF GENERAL, NONPRIORITY UNSECURED CREDITORS

Debtor(s) ESTIMATE that a total of \$ 0.00 will be available for distribution to unsecured, non-priority creditors. Debtor(s) UNDERSTAND that a MINIMUM of \$ 0.00 shall be paid to unsecured, non-priority creditors in order to comply with the liquidation alternative test for confirmation. The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 0 %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within (30) days of filing the claim. Creditors not specifically identified in Parts 1-15, above, are included in this class.

GENERAL PRINCIPLES APPLICABLE TO ALL CHAPTER 13 PLANS

This is the voluntary Chapter 13 reorganization plan of the Debtor (s). The Debtor (s) understand and agree that the Chapter 13 plan may be extended as necessary by the Trustee, to not more than sixty (60) months, in order to insure that the goals of the plan have been achieved. Property of the estate shall not re-vest in the Debtor(s) until the bankruptcy case is closed.

The Debtor (s) shall comply with the tax return filing requirements of Section 1308, prior to the Section 341 Meeting of Creditors, and shall provide the Trustee with documentation of such compliance at or before the time of the Section 341 Meeting of Creditors. Counsel for the Debtor(s), or Debtor (if not represented by counsel), shall provide the Trustee with the information needed for the Trustee to comply with the requirements of Section 1302 as to notification to be given to Domestic Support Obligation creditors, and Counsel for the Debtor(s), or Debtor (if pro se) shall provide the Trustee with calculations relied upon by Counsel to determine the Debtor (s)' current monthly income and disposable income.

As a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the plan, Counsel for the debtor(s), or the debtor(s) if not represented by counsel, shall file with the Court Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) within forty-five (45) days after making the final plan payment.

All pre-petition debts are paid through the Trustee. Additionally, ongoing payments for vehicles, mortgages and assumed leases are also paid through the Trustee, unless the Court orders otherwise.

Percentage fees to the trustee are paid on all distributions at the rate fixed by the United States Trustee. The Trustee has the discretion to adjust, interpret and implement the distribution schedule to carry out the plan. The Trustee shall follow this standard plan form sequence unless otherwise ordered by the Court.

The provisions for payment to secured, priority and specially classified creditors in this plan shall constitute claims in

accordance with Bankruptcy Rule 3004. Proofs of claim by the Trustee will not be required. The Clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. If the secured, priority or specially classified creditor files its own claim, then the creditor's claim shall govern, provided the Debtor(s) and Debtor(s)' counsel have been given notice and an opportunity to object. The Trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.

Any Creditor whose secured claim is modified by the plan, or reduced by separate lien avoidance actions, shall retain its lien until the plan has been fully completed, or until it has been paid the full amount to which it is entitled under applicable non-bankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and successful completion of the plan by the Debtor (s), the creditor shall promptly cause all mortgages and liens encumbering the collateral to be satisfied, discharged and released.

Should a pre-petition Creditor file a claim asserting secured or priority status that is not provided for in the plan, then after notice to the Trustee, counsel of record, (or the Debtor(s) in the event they are not represented by counsel), the Trustee shall treat the claim as allowed unless the Debtor(s) successfully objects.

Both of the preceding provisions will also apply to allowed secured, priority and specially classified claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' COUNSEL OF RECORD (OR DEBTOR, IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed on the Debtor.

BY SIGNING THIS PLAN THE UNDERSIGNED, AS COUNSEL FOR THE DEBTOR(S), OR THE DEBTOR(S) IF NOT REPRESENTED BY COUNSEL, CERTIFY THAT I/WE HAVE REVIEWED ANY PRIOR CONFIRMED PLAN(S), ORDER(S) CONFIRMING PRIOR PLAN(S), PROOFS OF CLAIM FILED WITH THE COURT BY CREDITORS, AND ANY ORDERS OF COURT AFFECTING THE AMOUNT(S) OR TREATMENT OF ANY CREDITOR CLAIMS, AND EXCEPT AS MODIFIED HEREIN, THAT THIS PROPOSED PLAN CONFORMS TO AND IS CONSISTENT WITH ALL SUCH PRIOR PLANS, ORDERS AND CLAIMS. FALSE CERTIFICATIONS SHALL SUBJECT THE SIGNATORIES TO SANCTIONS UNDER FED.R.BANK.P. 9011.

| | |
|----------------------------|--|
| Attorney Signature | <u>/s/ Paul W. McElrath, Jr., Esquire</u> |
| Attorney Name and Pa. ID # | <u>Paul W. McElrath, Jr., Esquire ~PA ID 86220 PA ID 86220</u> |
| Attorney Address and Phone | <u>1641 Saw Mill Run Blvd. Pittsburgh, PA 15210 412-765-3606</u> |
| Debtor Signature | <u>/s/ Joseph D. Caputo</u> |
| Debtor Signature | <u>/s/ Ruth N. Caputo</u> |

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joseph D. Caputo
 Ruth N. Caputo
 Debtors

Case No. 17-21491-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 53

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db/jdb
 14401820 +Joseph D. Caputo, Ruth N. Caputo, P.O. Box 5, Fredericktown, PA 15333-0005
 14401821 +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354
 14401821 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14401823 At&T, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907
 14401866 +CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)
 14401824 +Capital One, PO Box 71083, Charlotte, NC 28272-1083
 14401825 +Certegey, P.O. Box 30046, Tampa, FL 33630-3046
 14401826 +Chase, Po Box 24696, Columbus, OH 43224-0696
 14401827 Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283
 14401828 Citifinancial, PO Box 830016, Baltimore, MD 21283
 14401829 +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405
 14401831 +Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
 14401837 ECS of Pennsylvania, P.O. Box 5020, Knoxville, TN 37950
 14401835 +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028
 14401838 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 14401841 +HVHS, 2 Peartree Way, Beaver, PA 15009-1954
 14401840 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 14401842 +JP Morgan Chase Bank, 7255 Baymeadows Way, Mailstop JAXB2007, Jacksonville, FL 32256-6851
 14401843 +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14521962 Louis A. Johnson VA Medical Center, Pne Medical Center Drive, Clarksburg, WV 26301
 14401846 +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320
 14401848 +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 14401850 Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 14401851 +National City, Pob 400104, Pittsburgh, PA 15278-0001
 14401852 +Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
 14401853 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 14521973 +PA Department Of Labor & Industry, PO Box 28405, Harrisburg, PA 17128-0001
 14401857 +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698
 14401859 Sears Roebuck and Co., P.O. Box 2400, Omaha, NE 68103-2400
 14401862 +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
 14401863 +Verizon Wireless/Great, 1515 Woodfield Rd Stel40, Schaumburg, IL 60173-6046
 14401864 +Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
 14401865 +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398
 14401868 +Wfnnb/Express, Po Box 330066, Northglenn, CO 80233-8066
 14401869 +Windstream, 1720 Galleria Boulevard, Charlotte, NC 28270-2408
 14401870 +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408
 14401872 +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246
 14401836 eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14401822 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM May 23 2017 01:22:19 Asset Acceptance,
 Po Box 2036, Warren, MI 48090-2036
 14401832 +E-mail/Text: ccusa@ccuhome.com May 23 2017 01:21:35 Credit Coll/Usa, Po Box 873,
 Morgantown, WV 26507-0873
 14401833 +E-mail/Text: hariasdiaz@creditmanagementcompany.com May 23 2017 01:22:57
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 14401834 +E-mail/Text: hariasdiaz@creditmanagementcompany.com May 23 2017 01:22:57
 Credit Management Company, 2121 Noblestown Road, Pittsburg, PA 15205-3956
 14401839 E-mail/PDF: gecsed@recoverycorp.com May 23 2017 01:15:55 Gemb/Jcp, Po Box 984100,
 El Paso, TX 79998
 14401844 +E-mail/PDF: resurgentbknofications@resurgent.com May 23 2017 01:15:48 LVNV Funding,
 Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14401845 E-mail/PDF: resurgentbknofications@resurgent.com May 23 2017 01:15:48 LVNV Funding,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14401847 +E-mail/Text: bankruptcydpt@mcmcg.com May 23 2017 01:22:25 Midland Credit Management,
 8875 Aero Dr, San Diego, CA 92123-2255
 14401854 +E-mail/Text: ebn@vativrecovery.com May 23 2017 01:21:51 Palisades Collection,
 210 Sylvan Ave, Englewood, NJ 07632-2510
 14401855 E-mail/Text: bnc-quantum@quantum3group.com May 23 2017 01:21:57 Quantum3 Group LLC,
 P.O. Box 788, Kirkland, WA 98083-0788
 14401856 E-mail/PDF: resurgentbknofications@resurgent.com May 23 2017 01:15:48
 Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
 14401858 E-mail/PDF: resurgentbknofications@resurgent.com May 23 2017 01:15:49
 Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221
 14401860 +E-mail/Text: ebnsterling@weltman.com May 23 2017 01:21:53 Shaws Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4601
 14401867 +E-mail/Text: bankruptcy@firstenergycorp.com May 23 2017 01:22:32 West Penn Power,
 c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

District/off: 0315-2

User: bsil
Form ID: pdf900

Page 2 of 3
Total Noticed: 53

Date Rcvd: May 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14401871 +E-mail/Text: bncmail@w-legal.com May 23 2017 01:22:43 World Financial Network National Bank,
Value City Furniture, c/o Weinstein & Riley, P.S., 2101 Fourth Avenue, Suite 900,
Seattle, WA 98121-2339

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
14521938* +Advanced Recovery System, 901 E 8th Ave Ste 206, King Of Prussia, PA 19406-1354
14521939* +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
14521940* +Asset Acceptance, Po Box 2036, Warren, MI 48090-2036
14521941* At&T, Po Box 57907 Attn: Dispute Investigatio, Murray, UT 84157-0907
14521986* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Washington Mutual, Po Box 1093, Northridge, CA 91328)
14521942* +Capital One, PO Box 71083, Charlotte, NC 28272-1083
14521943* +Certeqy, P.O. Box 30046, Tampa, FL 33630-3046
14521944* +Chase, Po Box 24696, Columbus, OH 43224-0696
14521945* Chase Manhattan Bank, PO Box 830016, Baltimore, MD 21283
14521946* Citifinancial, PO Box 830016, Baltimore, MD 21283
14521947* +Colonial Acceptance, 312 Fallowfield Ave, Charleroi, PA 15022-1405
14401830* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
14521948* +Colonial Acceptance Co, 312 Fallowfield Ave, Charleroi, PA 15022-1405
14521949* +Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
14521950* +Credit Coll/Usa, Po Box 873, Morgantown, WV 26507-0873
14521951* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14521952* +Credit Management Company, 2121 Noblestown Road, Pittsburg, PA 15205-3956
14521955* ECS of Pennsylvania, P.O. Box 5020, Knoxville, TN 37950
14521953* +Eagle Emergency Care Inc., PO Box 28, Washington, PA 15301-0028
14521956* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14521957* +Gemb/Jcp, Po Box 984100, El Paso, TX 79998
14521959* +HVHS, 2 Peartree Way, Beaver, PA 15009-1954
14521958* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
14521960* +JP Morgan Chase Bank, 7255 Baymeadows Way, Mailstop JAXB2007, Jacksonville, FL 32256-6851
14521961* +KML Law Group, Suite 5000-Mellon Independence Center, 701 Market Street,
Philadelphia, PA 19106-1538
14521963* +LVNV Funding, Citibank, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
14521964* LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14521965* +Masterfin, 333 South Anita Drive Suite 150, Orange, CA 92868-3320
14521966* +Midland Credit Management, 8875 Aero Dr, San Diego, CA 92123-2255
14521967* +Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
14401849* +Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14521968* +Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14521969* Mon valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14521970* +National City, Pob 400104, Pittsburgh, PA 15278-0001
14521971* +Natl Recover, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
14521972* Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
14521974* +Palisades Collection, 210 Sylvan Ave, Englewood, NJ 07632-2510
14521975* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
14521976* Resurgent Capital Services, PO Box 10826, Greenville, SC 29603-0826
14521977* +Revenue Recovery, P O Box 2698, Knoxville, TN 37901-2698
14521978* Roundup Funding, LLC, MS 550, P.O. Box 91121, Seattle, WA 98111-9221
14521979* Sears Roebuck and Co., P.O. Box 2400, Omaha, NE 68103-2400
14521980* +Shaws Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4601
14521981* +Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070
14521982* +United Collect Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
14521983* +Verizon Wireless/Great, 1515 Woodfield Rd Ste140, Schaumburg, IL 60173-6046
14521984* +Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398
14521985* +Washington Hospital, ATTN: Ed Scheddy, 155 Wilson Avenue, Washington, PA 15301-3398
14521987* +West Penn Power, c/o First Energy, Revenue Assurance, 1310 Fairmont Avenue,
Fairmont, WV 26554-3526
14521988* +Wfnnb/Express, Po Box 330066, Northglenn, CO 80233-8066
14521990* +Windstream, Attn: Support Services, 1720 Galleria Blvd., Charlotte, NC 28270-2408
14521989* +Windstream, 1720 Galleria Boulevard, Charlotte, NC 28270-2408
14521991* +World Financial Network National Bank, Value City Furniture, c/o Weinstein & Riley, P.S.,
2101 Fourth Avenue, Suite 900, Seattle, WA 98121-2339
14521992* +Zenith Acquisition, 220 John Glenn Dr # 1, Amherst, NY 14228-2246
14521954* eCAST Settlement Corp., Post Office Box 35480, Newark, NJ 07193-5480
14401861 ##+Southwest Gastroenterology, 3515 Washington Road, Suite 570, McMurray, PA 15317-3070

TOTALS: 1, * 55, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil
Form ID: pdf900

Page 3 of 3
Total Noticed: 53

Date Rcvd: May 22, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Joseph D. Caputo ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Joint Debtor Ruth N. Caputo ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5